B18W (Form 18W) (08/07)

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 08−13062−MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):
Liliana Iris Koster
aka Liliana Koster Lynes, aka Liliana
Koster Barash, aka Liliana Iris Koster
75 Heller Hill Rd
Blairstown, NJ 07825

Social Security No.:
xxx−xx−2220

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: February 23, 2009

Michael B. Kaplan
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Form 18W (08/07)

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 13 CASE**

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

a. Domestic support obligations;

b. Debts for most student loans;

c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;

d. Debts for personal injuries or death caused by the debtor's operation of a motor, vessel, or aircraft vehicle while intoxicated;

e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);

f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;

g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;

h. Debts for certain taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and

i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0312-3	User: dnorton	Page 1 of 1	Date Rcvd: Feb 23, 2009
Case: 08-13062	Form ID: b18w	Total Served: 22	

The following entities were served by first class mail on Feb 25, 2009.

db	+Liliana Iris Koster, 75 Heller Hill Rd, Blairstown, NJ 07825-2321
smg	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+United States Trustee, Office of the United States Trustee, One Newark Center, Suite 2100, Newark, NJ 07102-5235
508761329	+CitiMortgage, Inc., PO Box 9481, Gaithersburg, MD 20898-9481
508614422	+Citibank, Citi Corp Attention: Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
508614423	+Citibank / Sears, Po Box 20363, Kansas City, MO 64195-0363
508614424	+Citibank Usa, Citi Corp Credit Services, Attn.: Centra, Po Box 20507, Kansas City, MO 64195-0507
508614425	+Citimortgage, P.O. Box 7706, Springfield, OH 45501-7706
508614427	Dsnb Macys, 3039 Cornwallis Rd, Durham, NC 27709
508718533	+First Hope Bank, M. Richard Valenti, Esq., Morris, Downing & Sherred, LLP, One Main Street, P.O. Box 67, Newton, NJ 07860-0067
508614428	+First Hope Bank, Po Box 296, Hope, NJ 07844-0296
508614430	+H&R Block Bank, MSN SV-26B, PO Box 10229, Van Nuys, CA 91410-0229
508614431	+Robert Kenneth Arsics, 75 Heller Hill Road, Blairstown, NJ 07825-2321
508614432	+Texaco / Citibank, Citi Corp Credit Services, Attn.: Centra, Po Box 20507, Kansas City, MO 64195-0507
508614434	+Wffnb/rockaway Bedding, Po Box 94498, Las Vegas, NV 89193-4498

The following entities were served by electronic transmission on Feb 23, 2009.

508614421	+EDI: CHASE.COM Feb 23 2009 17:38:00 Bank One/Chase, Attn: Bankruptcy, Po Box 509011, San Diego, CA 92150-9011
508614420	+EDI: BANKAMER.COM Feb 23 2009 17:33:00 Bank of America, Bank of America Attn: Bankruptcy Dept NC, Po Box 26012, Greensboro, NC 27420-6012
508614419	+EDI: BANKAMER.COM Feb 23 2009 17:33:00 Bank of America, Bank of America Attn: Bankruptcy NC4-10, Po Box 26012, Greensboro, NC 27420-6012
508614422	+EDI: CITICORP.COM Feb 23 2009 17:33:00 Citibank, Citi Corp Attention: Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
508614423	+EDI: SEARS.COM Feb 23 2009 17:33:00 Citibank / Sears, Po Box 20363, Kansas City, MO 64195-0363
508614424	+EDI: CITICORP.COM Feb 23 2009 17:33:00 Citibank Usa, Citi Corp Credit Services, Attn.: Centra, Po Box 20507, Kansas City, MO 64195-0507
508614426	+EDI: DISCOVER.COM Feb 23 2009 17:38:00 Discover Financial, Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025
508614429	+EDI: CHASE.COM Feb 23 2009 17:38:00 First USA Bank - Chase, Attention: Customer Service, Po Box 94014, Palatine, IL 60094-4014
508614433	+EDI: WFNNB.COM Feb 23 2009 17:33:00 Victoria’s Secret, Wfnnb-Victoria’S Secret, Po Box 182125, Columbus, OH 43218-2125
508614435	+EDI: WFNNB.COM Feb 23 2009 17:33:00 WFNNB / New York & Company, Po Box 182125, Columbus, OH 43218-2125

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked ’+’ were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary’s privacy policies.

Date: Feb 25, 2009 **Signature:** Joseph Speetjens